

Jeannie Pike - Circuit Clerk
Garland, AR
eFiled for Record
04/29/2022 1:42PM

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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 22-004224

**NOTICE OF DEFAULT AND INTENTION TO SELL
YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION
IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY
WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST
YOU
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL
BE USED FOR SUCH PURPOSE**

NOTICE IS HEREBY GIVEN that on July 13, 2022, at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901 to the highest bidder for cash. The sale will extinguish all interests, including those of existing lien holders or previous owners in the property. THE TERMS OF SALE ARE CASH THE TIME OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS the property secured under the Deed of Trust is located in Garland County, Arkansas more particularly described as follows:

A PART OF LOTS 12, 13 AND 14 OF J.R. SEASTRUNK SUBDIVISION NO. 2, ALL LYING IN THE NORTHEAST QUARTER (NE1/4), OF SECTION 14, TOWNSHIP 3 SOUTH, RANGE 20 WEST, HOT SPRINGS, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF LOT 12 OF SAID J.R. SEASTRUNK SUBDIVISION NO. 2; RUN SOUTH 13 DEGREES 51 MINUTES 23 SECONDS EAST, ALONG THE WEST LINE OF SAID LOT 12, 137.47 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 78 DEGREES 28 MINUTES 29 SECONDS EAST 222.82 FEET; THENCE SOUTH 02 DEGREES 31 MINUTES 08 SECONDS WEST 71.48 FEET TO THE SOUTH LINE OF LOT 14; THENCE SOUTH 82 DEGREES 03 MINUTES 12 SECONDS WEST ALONG THE SOUTH LINE OF LOTS 12, 13 & 14, 182.13 FEET TO THE WEST LINE OF LOT 12; THENCE NORTH 13 DEGREES 51 MINUTES 23 SECONDS WEST 145.34 FEET

TO THE POINT OF BEGINNING.

Street Address: 602 Woodall Circle, Hot Springs, AR 71913

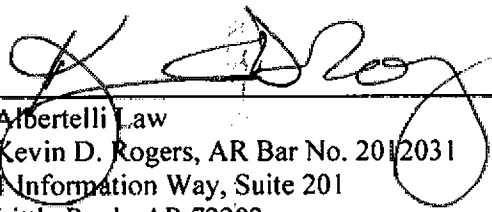
WHEREAS on July 17, 2012, George C. Galloway, joined by his spouse, Rebekah E. Galloway, executed a Deed of Trust to Ross M Whipple as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Summit Bank, A Corporation. Said Deed of Trust was recorded on July 19, 2012, in Book 3369 at Page 301 in the real property records of Garland County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated January 13, 2017, and recorded on January 24, 2017, in Book 3814 at Page 745 in the real property records of Garland County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association 4801 Frederica Street, Owensboro, KY 42301, at Telephone No. 800-365-7772; and

WHEREAS there may be tenants that claim an interest in the real property herein based upon said tenancy; and

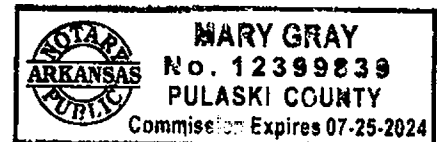
WHEREAS, the undersigned is the substitute trustee and is acting on and with the consent and authority of the lender who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every Deed of Trust of real property situated in this state that is duly acknowledged and recorded; and default has occurred in the payment of said indebtedness, specifically the installment due on November 1, 2021, and each subsequent payment to date are now due; and the holder of the debt has requested the undersigned to sell the property to satisfy said indebtedness. This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back liens or encroachments; any unpaid and/or delinquent taxes or special assessments; any statutory redemption rights of any governmental entity; any prior liens or encumbrances as well as any priority created by a UCC or fixture filing; and, to any matter that an accurate survey of the property might disclose. This property is being sold "as is" with no representation as the condition of any structure(s) thereon or the accuracy of the above legal description. Transfer taxes and recording fees are the responsibility of the purchaser.

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WITNESS my hand this 29 day of April, 2022


Albertelli Law
Kevin D. Rogers, AR Bar No. 2012031
Information Way, Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 22-004224

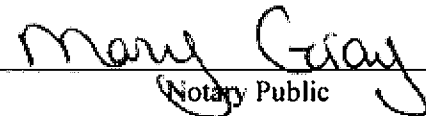
ACKNOWLEDGEMENT



STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 29 day of April, 2022, before me, the undersigned officer, personally appeared, Kevin D. Rogers, known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Notary Public

My Commission Expires: 7/25/2024

Trans: 331871

Total Fees: \$165.00

Garland County, AR

I certify this instrument was Electronically filed
on 04/29/2022 1:42PM

in DEED Book 4439 Pages 0931 - 0934

Jeannie Pike - Circuit Clerk